

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kevin Joseph Brown  
Debtor

Case No. 18-00787-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jun 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2018.

db  
5028362 +Kevin Joseph Brown, 2241 State Route 106, Clifford Twp., PA 18441-7718  
+Cardworks/spruce/viewt, 2600 Weston Pkwy, West Des Moines, IA 50266-7301  
5028364 +Citibank/The Home Depot, Citicorp Cr Srvs/Bankrup., Po Box 790040,  
St Louis, MO 63179-0040  
5028365 +Citicards Cbna, Citicorp Credit Svc/Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
5028366 +Community Bank & Trust, 521 Main Street, Forest City, PA 18421-1421  
5028367 +Diane Miller, 768 Tennessee Gas Road, Union Dale, PA 18470-7224  
5028369 +Fortiva/Atlanticus, 5 Concourse Pkwy Ste 300, Atlanta, GA 30328-6101  
5028370 +Interstate Recovery Service, PO Box 8125, Virginia Beach, VA 23450-8125  
5028371 Johnson Motor Sales, Inc., 5049 PA 374, Lenoxville, PA 18441  
5028376 +PEBTF- Collection, 150 South 43rd St., Ste. 1, Harrisburg, PA 17111-5700  
5028378 Spruce Lending, Inc, PO Box 660250, Dallas, TX 75266-0250  
5028382 +Volt Viewtech,inc., 4761 E Hunter Ave, Anaheim, CA 92807-1940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5028359 +EDI: TSYS2.COM Jun 18 2018 22:58:00 Barclays Bank Delaware, 100 S West St,  
Wilmington, DE 19801-5015  
5028360 +EDI: CAPITALONE.COM Jun 18 2018 22:58:00 Capital One, Attn: General Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285  
5028361 +EDI: CAPITALONE.COM Jun 18 2018 22:58:00 Capital One, General Corr/Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285  
5028363 +EDI: CHASE.COM Jun 18 2018 22:58:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
5028372 +EDI: AGFINANCE.COM Jun 18 2018 22:58:00 Onemain Financial, Attn: Bankruptcy,  
Po Box 3251, Evansville, IN 47731-3251  
5028373 +E-mail/Text: bankruptcynotices@psecu.com Jun 18 2018 18:53:26 P S E C U,  
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
5029897 +EDI: PRA.COM Jun 18 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5028377 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 18 2018 18:53:23 Quicken Loans, Inc.,  
1050 Woodward Ave, Detroit, MI 48226-1906  
5028379 +EDI: RMSC.COM Jun 18 2018 22:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
5028380 +EDI: RMSC.COM Jun 18 2018 22:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
5028383 +EDI: WFFC.COM Jun 18 2018 22:58:00 Wells Fargo Financia, Po Box 94498,  
Las Vegas, NV 89193-4498

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Fortiva/Atlanticus, 5 Concourse Pkwy, STE 300, Atlanta, GA 30328-6101  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5028368\* +Diane Miller, 768 Tennessee Gas Road, Union Dale, PA 18470-7224  
5028374\* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
5028375\* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
5028381\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com,  
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
Michael Joseph Laffey on behalf of Plaintiff Pennsylvania Employees Benefit Trust Fund  
mlaffey@subrogation.com, info@subrogation.com  
Paul P Ackourey on behalf of Debtor 1 Kevin Joseph Brown ackoureyandturel@gmail.com,  
backourey@ackoureyandturel.com  
Paul P Ackourey on behalf of Defendant Kevin Brown ackoureyandturel@gmail.com,  
backourey@ackoureyandturel.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**Debtor 1 **Kevin Joseph Brown**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3841**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

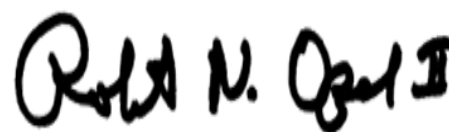
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-00787-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kevin Joseph Brown

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

June 18, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**